Todd Banasack 4101 East Baseline Rd #1114 Gilbert Arizona 85234

Federal Election Commission Washington, DC 20463 Attn: Jeff S. Jordan

RE: MUR 5103

Dear Mr. Jordan:

I have received your letter dated March 27, 2001, and I am writing to let you know that I have not violated the Federal Election Campaign Act.

My understanding of the Federal Election Campaign Act is that it deals with paid communications, communications made by candidates or people working for them or on behalf of such persons, and communications by entities or groups other than individual private citizens, such as corporations, businesses, political committees, etc. I believe that I have a constitutional right, as an individual not affiliated with any particular candidate, to express my views about candidates who are running for political office, provided I do so on my own initiative, without making any contribution to any candidates and without compensation from anyone of any type, and without any request or even the consent of any other party or group.

I assure you that no political candidate, organization, or any other person or entity asked me to make, authorized or even consented to any communications which may have been made by me, nor did I receive any compensation for any communications. In particular, I was not affiliated with the campaign of any candidate referenced in the complaint letters nor any other candidate. While it is true that I am an employee of Acacia National Mortgage Corporation, any communications which may have been made by me were made solely in my capacity as an individual citizen, and were not made on behalf of Acacia nor authorized or consented to by Acacia or any other person affiliated with Acacia.

Please note that I am not acknowledging responsibility for the specific communications referenced in the complaint letters; I feet it is not necessary to address each of those individually since, as stated above, I do not believe that such communications even if made would be a violation of the Actunder the circumstances described above.

For the reasons stated above, I'm requesting that no action be taken against me.

Todd Banasack